

UNITED STATES DISTRICT COURT  
DISTRICT OF SOUTH CAROLINA  
COLUMBIA DIVISION

UNITED STATES OF AMERICA	)	CRIMINAL NO. <u>3:24-804</u>
	)	
	)	
v.	)	18 U.S.C. § 1349
	)	18 U.S.C. § 981(a)(1)(C)
	)	28 U.S.C. § 2461(c)
	)	
<b>GEROTHIA McCULLOUGH</b>	)	<b><u>INFORMATION</u></b>

COUNT 1

THE UNITED STATES ATTORNEY CHARGES:

At all time relevant to this Information,

1. **GEROTHIA McCULLOUGH** was the nominal owner and operator of Lyons Transport and GSM Home Care.
2. The Paycheck Protection Program (PPP) was a federal program that offered forgivable loans to small businesses when the COVID-19 pandemic was declared a major disaster. It provided funds to maintain payrolls, hire back laid-off employees, and cover expenses such as rent, mortgage interest, and utility bills.
3. The Paycheck Protection Program operated by allowing existing Small Business Administration (SBA) lenders, federally insured banks and credit unions, and other SBA-approved lenders to make PPP loans available to small businesses.
4. PPP loans are entirely forgivable if the proceeds were used to cover payroll costs, including salaries and employee benefits and certain other non-payroll costs.
5. The COVID-19 Economic Injury Disaster Loan (EIDL) program provided funding to help small businesses recover from the economic impacts of the COVID-19 pandemic.

6. COVID-19 EIDL loan funds were to be used for working capital and other normal operating expenses.

THE SCHEME AND ARTIFICE TO DEFRAUD

7. Between on or about June 4, 2020 and on or about January 31, 2022, in the District of South Carolina, the defendant **GEROTHIA McCULLOUGH** and others known and unknown to the United States Attorney, devised and intended to devise a scheme to defraud the United States through the the PPP and EIDL programs and to obtain money and property by means of materially false and fraudulent pretenses, representations and promises on behalf of Lyons Transport and GSM Home Care.
8. **GEROTHIA McCULLOUGH** and others known and unknown to the United States Attorney secured by wire transmission PPP and EIDL loans on behalf of Lyons Transport and GSM Home Care by making false statements concerning the businesses' expenses, including payroll, taxes, and other operating costs.
9. Between the approximate dates of June 4, 2020 and January 31, 2022, in the District of South Carolina, the defendant **GEROTHIA McCULLOUGH** and others known and unknown to the United States Attorney secured fraudulent PPP and EIDL loans totalling over \$468K on behalf of herself, Lyons Transport, and GSM Home Care.
10. Between on or about June 4, 2020 and on or about January 31, 2022, in the District of South Carolina, the defendant **GEROTHIA McCULLOUGH** and others known and unknown to the United States Attorney, knowingly and willfully did combine, conspire, confederate, and agree together to devise and intending to devise a scheme and artifice to defraud and to obtain money and property by means of false and fraudulent pretenses, representations, and promises and for the purpose of executing such scheme

and artifice, to knowingly transmit and cause to be transmitted by means of wire in interstate commerce, writings, signs and signals, to wit: money and property from the PPP and EIDL programs in violation of Title 18, United States Code, Section 1343.

All in violation of Title 18, United States Code, Section 1349.

**FORFEITURE**

**CONSPIRACY:**

Upon conviction to violate Title 18, United States Code, Section 1349 (conspiracy to violate 18 U.S.C. § 1343) as charged in this Information, the Defendant, **GEROTHIA McCULLOUGH**, shall forfeit to the United States any property, real or personal, constituting, derived from or traceable to proceeds the Defendant obtained directly or indirectly as a result of such offense.

**PROPERTY:**

Pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), the property subject to forfeiture includes, but is not limited to, the following:

A. **Proceeds/Forfeiture Judgment:**

A sum of money equal to all proceeds the Defendant obtained directly or indirectly as the result of the offense charged in this Information, that is, a minimum of \$468,777 and all interest and proceeds traceable thereto, and/or such sum that equals all property derived from or traceable to her violation of 18 U.S.C. § 1349.

B. **Vehicle:**

2018 GMC Canyon  
VIN: 1GTG6EENXJ1215055  
Titled in the name of: Arielle McCullough

SUBSTITUTION OF ASSETS:

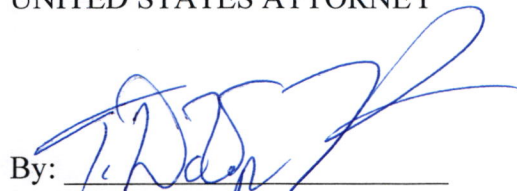
If any of the property described above as being subject to forfeiture, as a result of any act or omission of a Defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third person;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be subdivided without difficulty.

it is the intention of the United States, pursuant to Title 18, United States Code, Section 982(b)(1), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the Defendant up to the value of the forfeitable property.

Pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c).

ADAIR F. BOROUGHS  
UNITED STATES ATTORNEY

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